

# City of Lowell Massachusetts

## **ANNUAL ACTION PLAN Program Year 2023-2024**

For  
CDBG, ESG, HOME Programs

Office of the City Manager  
Department of Planning and Development  
JFK Civic Center, 50 Arcand Drive  
Lowell, MA 01852  
978-674-4252

# **DRAFT**

In May 2012, the Federal Department of Housing and Urban Development's (HUD) Office of Community Planning and Development introduced the eCon Planning Suite, a collection of online tools to assist grantees in creating market-driven, leveraged housing and community development plans. One of these tools, the Consolidated Plan Template, allows grantees to develop and submit their Five Year Consolidated Plans and Annual Action Plans online. The following document is an exported draft version of the City of Lowell's Annual Action Plan for the 2023-2024 Program Year, entered into HUD's Integrated Disbursement and Information System (IDIS).

City of Lowell Government  
FY 2023-2024  
City Council  
Sokhary Chau, Mayor  
John Drinkwater, Councilor  
Erik Gitschier, Councilor (Vice Chair)  
Wayne Jenness, Councilor  
John Leahy, Councilor  
Rita Mercier, Councilor  
Vesna Nuon, Councilor  
Corey Robinson, Councilor  
Daniel Rourke, Councilor  
Kimberly Scott, Councilor  
Paul Ratha Yem, Councilor  
Thomas A Golden Jr., City Manager

## **Executive Summary**

### **AP-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)**

#### **1. Introduction**

The Annual Action Plan outlines the activities which will be undertaken during the program year beginning July 1, 2023 and ending June 30, 2024 using Federal funds granted to the City of Lowell by the US Department of Housing and Urban Development (HUD) under the Community Development Block Grant (CDBG), Home Investment Partnership (HOME), Emergency Solutions Grant (ESG) programs.

Projects and activities described in this plan are intended to primarily benefit low-income and moderate-income residents of the City of Lowell, neighborhoods with high concentrations of low- or moderate-income residents, and the City as a whole. This plan is the product of extensive public outreach, consistent with the city of Lowell's Five-Year Consolidated Plan. This public participation included multiple public hearings, and consultation with agencies, groups, and organizations involved in the development of affordable housing, creation of job opportunities for low- and moderate-income residents, and/or the provision of services to children, elderly persons, and persons with disabilities, their families, and homeless individuals. A complete draft of this plan was made available for public review and comment for a 30-day period beginning July 13, 2023. The availability of the plan is advertised in the local newspaper and the complete documents are available for review on the City's website ([www.lowellma.gov](http://www.lowellma.gov)) and in print form at the Department of Planning and Development located at 50 Arcand Drive.

## Funded Activities

2023-2024 Draft Annual Action Plan		
The Following activities have been selected to receive support using Consolidated Plan program funds during the 2023-2024		
ORGANIZATION	PROJECT NAME	
CDBG Public Service		
Merrimack Valley Food Bank	Mobile Food Pantry	\$30,000
Boys & Girls Club of Greater Lowell	Club Love Meals	\$30,000
YWCA	Youth Enrichment Program	\$40,000
Merrimack Valley Housing Partnership	Expanding Affordable Homeownership	\$40,000
St. Paul's Soup Kitchen	Evening Meal Program	\$30,000
Dwelling House of Hope	Driver’s Expense (Food pantry)	\$30,000
Lowell Association for the Blind	Adult Program for the Blind	\$30,000
RARA	Programs / Services	\$30,000
Whistler House Museum of Art	Summer Youth Art Program	\$30,000
Angkor Dance Troupe	Angkor Creative Works	\$30,000
CDBG Non-Public Service		

DPD-Economic Development	Economic Development Assistance	\$160,000
McPherson Traffic Garden	McPherson Park Traffic Garden	\$150,000
Acre Family Day Care	Family Childcare Training Program	\$50,000
Lowell Parks and Conservation Trust	Urban Forestry Program	\$30,000
<b>ESG</b>		
Eliot Church	Eliot Day Shelter Program	\$50,000
Alterative House	Domestic Violence Shelter	\$63,314
SMOC	Homeless Diversion	\$61,380

## 2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

This Action Plan outlines a set of objectives and strategies that the City will pursue through the application of its Community Development Block Grant (CDBG), HOME Investment Partnerships program, Emergency Solutions Grant (ESG), as well as through participation with local providers in the network that coordinates the community's system of program and service delivery efforts. The statutes of HUD's formula grant program set forth three basic goals against which the City will focus its resources:

1. Decent affordable Housing
2. Suitable Living Environment
3. Economic Opportunities

In compliance with the above directives, this plan sets forth the following priority needs and goals:

Priority Needs

1. Decent Affordable Housing
2. Suitable Living Environment
3. Economic Opportunities
4. Infrastructure Improvements
5. Public Services
6. Public Facilities
7. Affordable Housing
8. Sheltering those that are Homeless
9. Provide outreach services to those individuals that are unsheltered
10. Assist with getting homeless service providers access to HMIS
11. Provide homeownership down payment assistance
12. Domestic violence related services
13. Advocacy services for the blind.
14. Improve Neighborhood Environments
15. Services related to youth programming and supportive services
16. Services related to elderly services
17. Provide education and access food and nutrition services
18. Provide Childcare options
19. Provide job training and employment resources
20. Assist local and small businesses
21. Address code compliance related issues

Goals:

1. Increase the Number of Affordable units
2. Sustain quality standards of affordable housing
3. Improve affordability of homeownership
4. Increase food security
5. Improve the affordability of housing through rehab services
6. Increase opportunities for LMI youth through educational, recreational and leadership development services
7. Provide services and address issues related to homelessness
8. Maintain / increase childcare services
9. Increase employment opportunities to Lowell residents
10. Improve the City's public infrastructure and public parks
11. Support new and small businesses through technical and financial assistance.

12. Support programs that provide food to homeless and at risk individuals

### **3. Evaluation of past performance**

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

In September 2022, the City completed the Consolidated Annual Performance and Evaluation Report for the program year. The goals and objectives for the reporting period were based on priority needs identified in the 2020-2025 Five Year Consolidated Plan. The Five-Year Plan also recognized four thematic funding areas that correspond to the vision of the City of Lowell's Comprehensive Master Plan.

The CDBG, HOME, and ESG programs met the following priority needs during the 21-22 program year. The following examples do not include all but some of the outcomes. For example, 8 rental units were constructed, 2 homeowner housing units were added, and 4 homebuyers were assisted with direct financial assistance (HOME). Four businesses were assisted with economic development assistance and 1,227 individuals were assisted with non-homeless special needs programs (CDBG). At least four hundred homeless persons were assisted with services (ESG)

Almost 42 activities were funded during the previous 2022-2023 program year. During the 2022-2023, and 21-22 program years, measurable progress was made in the five-year goals established in the 2020-2025 Consolidated Plan. The City of Lowell also received CDBG and ESG Cares Act funds which was awarded to the City in 2020 but continued to operate and receive funding in FY 2021-22 as well as FY22-23. This included assisting people who are literally homeless with nowhere to go during the day through at ESG funded day centers, providing a mobile outreach to homeless on the streets with ESG-CV funds, and providing food and hot meals with CDBG-CV funds.

The collective impact of these activities resulted in substantial improvements to the lives and neighborhoods of Lowell's low- and moderate-income residents and persons living throughout the City of Lowell.

### **4. Summary of Citizen Participation Process and consultation process**

Summary from citizen participation section of plan.

The citizen participation program is instrumental in obtaining input from the community and organizations in designing programs that will best meet the needs of the low- and moderate-income populations.

As required by HUD rules and regulations, the City of Lowell complies with regulation 24 CFR 91.105, Citizen Participation Plan for local governments. Further discussion about the Citizen Participation process including efforts to broaden participation, for the creation of the 2023-2024 Action Plan, along with public comments and the city response is included in the Citizens Participation and Consultation sections of this plan.

## **5. Summary of public comments**

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

The Draft Annual Action Plan will be available for review and 30 day public comment July 13, 2023 until August 13, 2023.

## **6. Summary of comments or views not accepted and the reasons for not accepting them**

The Draft Annual Action Plan was available for review and 30 day public comment period July 13, 2023 to August 13, 2023. **If any comments are received they will be attached to the final draft of this plan along with an explanation if they were accepted or not.**

## **City Council Approval Vote**



COMMONWEALTH OF MASSACHUSETTS

CITY OF LOWELL

In City Council

VOTE

Authorizing the approval and submission of the Federal Fiscal Year 2023-2024 City of Lowell Annual Action Plan to the Department of Housing and Urban Development (HUD).

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The City of Lowell is submitting a Federal Fiscal Year 2023-2024 Annual Action Plan to the U.S. Department of Housing and Urban Development (HUD), which plan will address the community development and housing needs and priorities identified by the community; and

The Federal Fiscal Year 2023-2024 Annual Action Plan calls for the anticipated expenditure of \$1,968,144.20 in funding for the period beginning July 1, 2023 and ending June 30, 2024; and

The Lowell City Council determines that the proposed use of the Community Development Block Grant (CDBG), HOME Investment Partnership Program (HOME), Emergency Solutions Grant (ESG) funding is necessary and desirable in order to improve the economic and living conditions of the residents of the City; and

The Annual Action Plan includes the anticipated expenditure of \$1,968,144.20 in funding for the period beginning July 1, 2023 and ending June 30, 2024 which includes a total of \$710,000 in CDBG, \$1,083,450.20 in HOME, \$174,694 in ESG for a Total of \$1,968,144.20 in Federal grant funds.

The Lowell City Council determines that the proposed use of CDBG, HOME, and ESG Program funding for the City of Lowell, is necessary and desirable in order to improve the economic and living conditions of the residents of the City.

BE IT VOTED BY THE CITY COUNCIL OF THE CITY OF LOWELL, as follows:

That the proposed plan for the Community Development Block Grant, HOME Investment Partnership Program, Emergency Solutions Grant, is hereby endorsed, approved and included in the Federal Fiscal Year 2023-2024 City of Lowell Annual Action Plan, to be submitted to the U.S. Department of Housing and Urban Development for its approval.

V:annualactionplan24

## 7. Summary

The activities listed in the attached table, and maps, have been selected to receive Consolidated Plan program funds during the 2023-2024 program year. Maps illustrating the locations of Consolidated Plan-funded programs are included at the end of this section. More details about projects selected for funding are included in section AP-35 of this document.

### Estimated Anticipated Resources

Source	CDBG	HOME	ESG	Total
2023-2024 Entitlement	\$ 2,129,223	\$949,668	\$ 188,858	\$3,267,749
Est. 2023-2024 Program Income	\$10,000	\$20,000	\$0	\$30,000
Estimated Total Funds Available	\$2,139,223	\$969,668	\$188,858	\$3,297,749

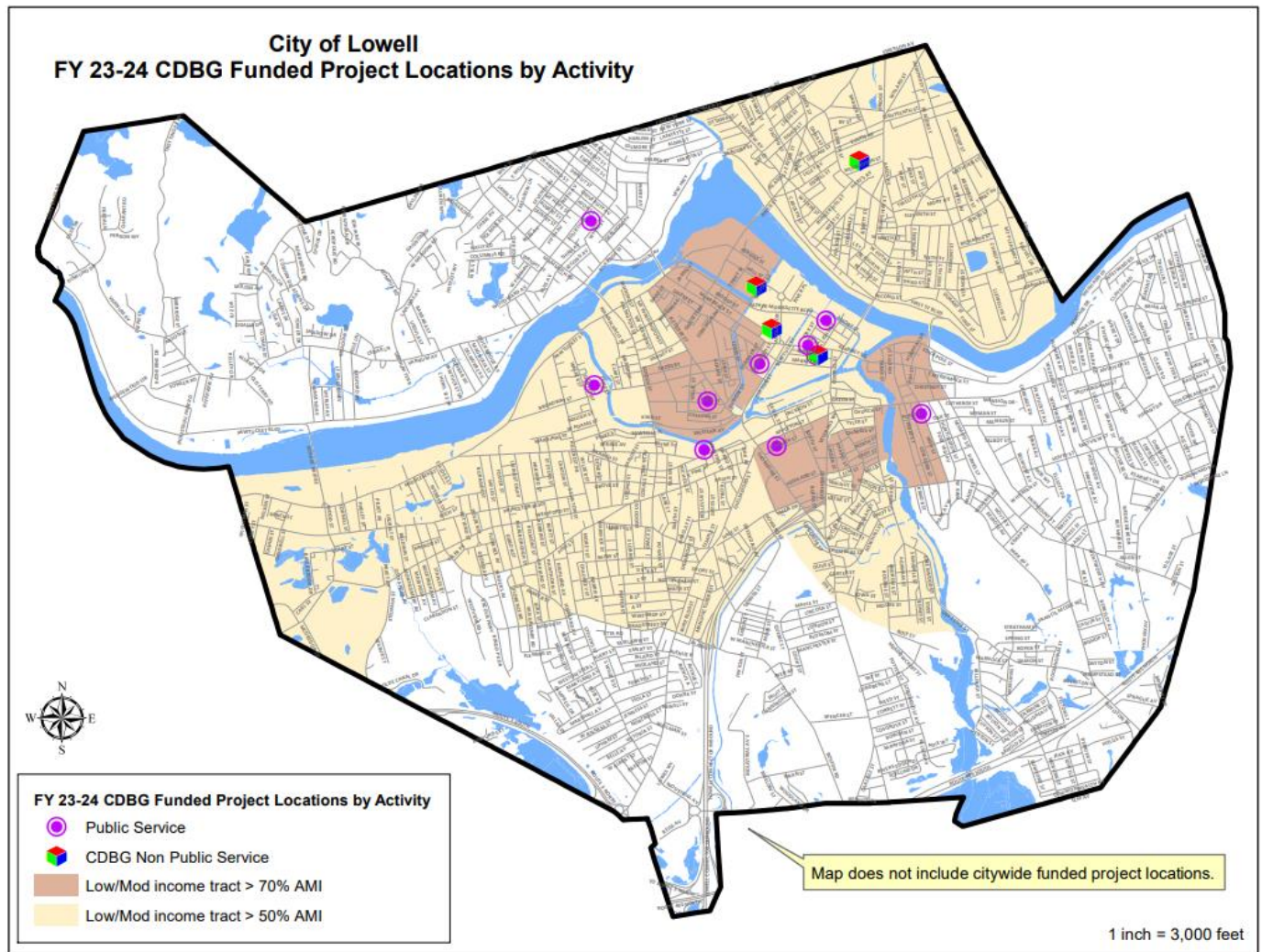
*\* The amounts in the table above only include the 2023-24 entitlement funds and program income. It does not include previous year(s) leftover amounts.*

### Entitlement Allocations Page 1

2023-2024 Draft Annual Action Plan		
The Following activities have been selected to receive support using Consolidated Plan program funds during the 2023-2024		
ORGANIZATION	PROJECT NAME	
CDBG Public Service		
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Boys & Girls Club of Greater Lowell	Club Love Meals	\$30,000
YWCA	Youth Enrichment Program	\$40,000

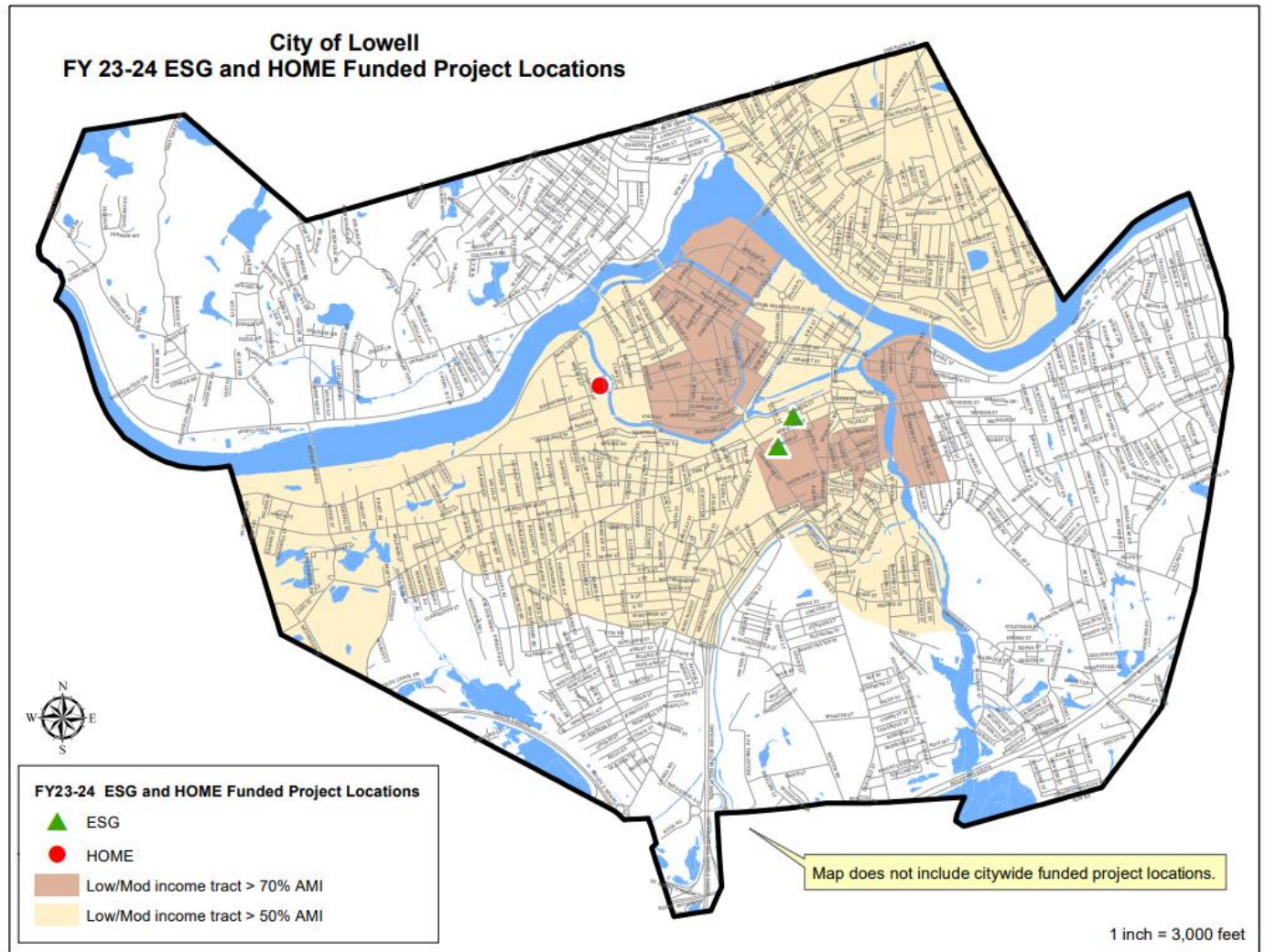
Merrimack Valley Housing Partnership	Expanding Affordable Homeownership	\$40,000
St. Paul's Soup Kitchen	Evening Meal Program	\$30,000
Dwelling House of Hope	Drivers's Expense	\$30,000
Lowell Association for the Blind	Adult Program	\$30,000
RARA	Programs/ Services	\$30,000
Whistler House Museum of Art	Summer Youth Art Program	\$30,000
Angkor Dance Troupe	Angkor Creative Works	\$30,000
<b>CDBG Non-Public Service</b>		
DPD-Economic Development	Economic Development Assistance	\$160,000
McPherson Traffic Garden	McPherson Traffic Garden	\$150,000
Acre Family Day Care	Family Childcare Training Program	\$50,000
Lowell Parks and Conservation Trust	Urban Forestry Program	\$30,000
<b>ESG</b>		
Eliot Church	Eliot Day Shelter Program	\$50,000
Alterative House	Domestic Violence Shelter	\$63,314
SMOC	Homeless Diversion	\$61,380
<b>HOME</b>		
City of Lowell, DPD	First Time Home Buyer	\$ 236,000
City of Lowell, DPD	Home Housing Rehab	\$ 455,000
Boston Capital	Broadway Street Affordable Housing Project	\$250,000
CHDO Reserve	Community Development Housing Organization	\$142,450.20

## CDBG Funded Map





## ESG and HOME Funded Map



## PR-05 Lead & Responsible Agencies – 91.200(b)

### 1. Agency/entity responsible for preparing/administering the Consolidated Plan

Describe the agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role		Name	Department/Agency
CDBG Administrator	LOWELL	City of Lowell Dept. of Planning & Development	
HOPWA Administrator	Cambridge, MA	City of Cambridge MA	
HOME Administrator		City of Lowell Dept. of Planning & Development	
ESG Administrator	LOWELL	City of Lowell Dept. of Planning & Development	
HOPWA-C Administrator	Cambridge, MA	City of Cambridge, MA	

**Table 1 – Responsible Agencies**

### Narrative (optional)

#### AGENCIES ADMINISTERING PROGRAMS AND ACTIVITIES:

As the entitlement grantee for the CDBG, HOME, and ESG programs, the City of Lowell Department of Planning and Development (DPD) is the lead agency for the development of this Annual Action Plan. The DPD will also act as one of several public and private agencies that will administer programs and activities under the plan. The DPD oversees Planning, Economic Development, Community Development, Housing, Historic Board, and Urban Renewal Programs. To meet the administrative responsibility for grants management, and address community needs and sentiment, DPD staff also reviews program data quarterly throughout the program year to ensure that activities are effectively meeting community needs. Other agencies and organizations that will aid in the administration of activities under this plan are listed in the consultation section of this Action Plan.

### **Consolidated Plan Public Contact Information**

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Lowell, MA 01852

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978.674.4252

## **AP-10 Consultation – 91.100, 91.200(b), 91.215(l)**

### **1. Introduction**

The Annual Action Plan encompasses an application process whereby organizations, such as City departments, nonprofit social service agencies, and private for-profit businesses have the opportunity to submit proposals to fund projects that will eventually define the City of Lowell's Annual Action Plan. The primary objective of the CDBG, HOME, and ESG, programs is to provide decent housing and a suitable living environment with expanding economic opportunities principally for low-income and moderate-income persons. As part of the development of 2020-2025 Five-Year Consolidated Plan, the City continues its process for selecting recipients and the dispersing of CDBG and ESG funds.

The initial step of the Plan development process began on November 30, 2022 with the advertisement an introduction to the FY23-24 CDBG & ESG programs, and an overview of the RFP application process. The first meeting provided information on what CDBG and ESG programs and eligible activities.

On December 5, 2022, the first public hearing was held via Zoom and provided interested applicants with information on the CDBG and ESG program and eligible activities. This meeting also provided an overview of the Annual Action Plan process. This meeting was advertised in the Lowell Sun from November 30, 2022 through December 6, 2022 and was also posted on-line via the City of Lowell's website at [www.lowellma.gov](http://www.lowellma.gov). The meeting announcement was also e-mailed to all current sub-recipients and parties that expressed interest in anticipation of the RFP. A recording of this meeting was posted on the City website.

On December 12<sup>th</sup>, 2022, a second public hearing was held via Zoom, which provided interested applicants with technical assistance for the submission of their Request for Proposals. A recording of this meeting was posted on the City website. The notice for the public meeting was also posted in in the Lowell Sun from November 30, 2022 through December 6, 2022.

On December 22, 2022, the announcement for the Request for Proposals for the CDBG and ESG programs was made available via the City website. The notice of RFP availability was also posted in the Lowell Sun, on December 23, 2022. Current subrecipients and parties who had shown interest in anticipation of the RFP were also e-mailed. The application submittal date started on December 23, 2023 and the submission deadline was set for noon on January 27, 2023. All applications were to be



submitted at the City of Lowell Department of Planning and Development Community Development office, in hard copy format. The initial RFP for HOME funds was advertised in the Lowell Sun and released on Friday December 23, 2022. HOME projects applications were accepted on a rolling basis between December 23, 2022 and July 1, 2023.

On May 24<sup>th</sup> a third Public Hearing was held via Zoom 5:30 pm where CDBG public service applicants were given the opportunity to present their proposals to the Community Advisory Committee. Anyone in attendance from the public was also allowed to speak. The announcement for the meeting was originally posted in the Lowell Sun on April 7<sup>th</sup> and also the City of Lowell website.

In an effort to support as many eligible programs as possible amid limited CDBG funds, the City is making awards for projects under the public service cap at a minimum of \$30,000. CDBG non-public service projects were also capped at a minimum of \$30,000. There will also be a maximum of 2 applications per organization, one submittal was allowed for agencies requesting CDBG Public Service funds while and in addition, one more application submittal would be allowed if the same agency requests CDBG Non Public Service funds. During the RFP process, the City accepted only one ESG application per agency with a minimum application request of \$30,000 per project. As reporting requirements for CDBG funded programs increase, administering a large quantity of separate projects and awards that are less than \$30,000 each proves challenging for both the sub-recipient of the grant and the City staff who are responsible for grant oversight.

Further details on the consultation and public participation process are detailed in sections AP-12 in this Action Plan.

**Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I))**

Public and assisted housing providers, private and governmental health, mental health, and service agencies are participants in the network described in this document. They are also the organizations with which the City worked to develop the Annual Action Plan, and they are expected to continue active participation in the upcoming years. The City maintains a Hunger Homeless Commission that is

comprised of homeless shelter and service providers. The City strongly encourages and examines collaboration activity as criteria in its RFPs for Consolidated Plan funds. A collaborative not only enhances the coordination of services among agencies but also helps consolidate the reporting requirements of Community Development Block Grant programs.

**Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness.**

The City of Lowell has merged the COC with the Balance of State. City staff participates in the monthly Continuum of Care meetings to address the needs of various homeless populations in the City.

Also, the City has hired a director of homelessness initiatives which includes a new collaborative structure within the City and across departments focused on homelessness responses.

1. The City will create a public education and community engagement program to educate the public on the ongoing homelessness issues in the City of Lowell.
2. Crisis Response. Ramp up diversion efforts through all organizations that come in contact with single adults who experience homelessness, including those not typically involved with this work such as the healthcare and emergency care networks. This will require leveraging all available resources (i.e., accountable care organizations [ACO], City, private sector, philanthropy). The City will partner with SMOC and CTI to re-align City resources provided to these organizations, as feasible, on this effort.

**Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS**

The City of Lowell has merged the COC with the balance of state. City staff participates in the monthly Continuum of Care meetings to address the needs of various homeless populations in the City.

Furthermore, the City of Lowell consulted with a member of staff from the Balance of State during the ESG project application review process for their input.

**2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdiction's consultations with housing, social service agencies and other entities**

**Table 2 – Agencies, groups, organizations who participated**

1	<b>Agency/Group/Organization</b>		City of Lowell
	<b>Agency/Group/Organization Type</b>		Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>		City of Lowell
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>		
2	<b>Agency/Group/Organization</b>	Balance of State	
	<b>Agency/Group/Organization Type</b>	Other government	
	<b>What section of the Plan was addressed by Consultation?</b>	AP-10 Consultation AP-38 Project Summary	
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	City of Lowell reached out to staff at the Balance of State where the Continuum of Care is operated out of to assist with the review of ESG RFP application submittals.	

**Identify any Agency Types not consulted and provide rationale for not consulting**

**Other local/regional/state/federal planning efforts considered when preparing the Plan**

<b>Name of Plan</b>	<b>Lead Organization</b>	<b>How do the goals of your Strategic Plan overlap with the goals of each plan?</b>
Continuum of Care	DHCD Balance of State	

**Table 3 – Other local / regional / federal planning efforts**

Annual Action Plan  
2023

20

**Narrative (optional)**

## **AP-12 Participation – 91.105, 91.200(c)**

### **1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting**

Citizen participation is a vital component of the Annual Action Plan development process. The citizen participation program is instrumental in obtaining input from the community and organizations in designing programs that will best meet the needs of the low and moderate income population. This step of the process consists of a series of public hearings at which citizens can provide input that will be used to help the City select projects and activities for the FY 2023-2024 award year in order to reach the five-year goals established in the Consolidated Plan. Their input, along with assistance of the Citizens Advisory Committee, helps ensure that Lowell's federal funds are appropriately allocated throughout the process, the Housing and Community Development staff of the City's Department of Planning provide technical assistance to applicants and the Citizens Advisory Committees members. Public Hearings 1, 2, and 3 were held via zoom and in the evening via zoom which made it easier for members of the public and project applicants to attend because the meeting was held after most work hours. The notices were put up on the City website, also an ad was placed in the local newspaper (The SUN).

## Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of Comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Hearing 1	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Any and all</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	<p>Although there were 56 people registered, there was a total of 25 Participants at this hearing. There were 21 representatives from local non-profits and 4 City employees.</p>	<p>The City presented a power point presentation to provide an overview of the CDBG and ESG program and an introduction to the RFP expectations and process.</p> <p>There were 10 questions.</p> <p>10 questions were answered that evening.</p>	<p>All comments received. Hearing was held <b>December 5, 2022.</b></p>	<p>Notice posted on 11/30/22 though 12/6/22 in the Lowell Sun.</p> <p>Notice was also posted at the Pollard Library.</p> <p>Ad also posted on the website at <b>www.lowellma.gov</b></p>

2	Public Hearing 2	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Any and all</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	<p>Although there were 66 people registered there was a total of 25 Participants at this hearing. There were 21 representatives from local non profits and 4 City employees.</p>	<p>The City presented a power point presentation to explain the grants application RFP submittal processes.</p> <p>There were 15 questions.</p> <p>15 questions were answered that evening.</p>	<p>All comments received. Hearing was held <b>December 12, 2022</b></p>	<p>Notice posted on 11/30/22 though 12/6/22 in the Lowell Sun.</p> <p>Notice was also posted at the Pollard Library.</p> <p>Ad also posted on the City of Lowell website at <a href="http://www.lowellma.gov">www.lowellma.gov</a></p> <p>Notice announcing release of RFP for CDBG, ESG, and HOME was announced on 12/23/22.</p>
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3	Public Hearing 3	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Any and all</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	<p>Participants of this meeting consisted of representatives from local non profits and City employees.</p> <p>Each non-profit representative was allowed 2 minutes to speak on behalf of the agency and RRP submittal project.</p> <p>Further information of attendance details- in progress.</p>	<p>Applicants were given two minutes each to present their proposals to the Citizens Advisory Committee. Members of the public interested in speaking, were allowed time at the end.</p> <p>The CAC had a few follow up questions from the project applicants that were answered by applicants in the meeting.</p> <p>There were multiple comments from</p>	<p>All comments received. Hearing held on <b>May 24, 2023.</b></p>	<p>Notice posted on 4/7/23 in the Lowell Sun and also on the City website for the originally scheduled 4/26/23 public meeting.</p> <p>Due to City-wide technical issues, public hearing was rescheduled to May 24, 2023.</p> <p>A follow up notice was later posted on the City website for re-scheduled May 24<sup>th</sup> meeting.</p>
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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of Comments received	Summary of comments not accepted and reasons	URL (If applicable)
				<p>presenters during the meeting complimenting other agencies. A few provided some follow up information on their agencies.</p> <p>Further information summary of comments- in progress.</p>		

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of Comments received	Summary of comments not accepted and reasons	URL (If applicable)
4	Public Hearing 4	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Any and all</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	Information in Progress	Information in Progress	Hearing to be held on <b>July 19, 2023.</b>	<p>Notice of CDBG &amp; ESG applications tentative award list funding announced on 7/6/23</p> <p>Notice was posted on 7/13/23 in the Lowell Sun.</p>

**Table 4 – Citizen Participation Outreach**

Table 4 – Citizen Participation Outreach (continued)

## Expected Resources

### AP-15 Expected Resources – 91.220(c)(1,2)

#### Introduction

The City's 2032-24 expected Entitlement Grant Awards and estimated program income amounts are listed below:

#### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	2,129,223	10,000	527,667.37	2,666,890	\$1,591,576 (estimate)	CDBG Funds will be used to support a variety of social service programs economic development activities as well as public parks and shared public space improvements.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	949,668	\$ 50,000	0	2,832,738	\$929,668 (estimate)	HOME Funds will be used to provide down payment assistance to first time homebuyers support homeowner rehab activities and support development projects that set aside/ create new affordable housing units.
HOPWA	public - federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	0	0	0	0	0	HOPWA funds are now administered through the City of Cambridge for Middlesex County as Cambridge is the largest Community in the County.  The City of Lowell does not receive HOPWA funds.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
ESG	public - federal	Overnight shelter  For Victims of Domestic Violence and their children,  Day shelter, Homeless Prevention and Rapid re-housing (rental assistance) Rental Assistance Services	188,858	0	\$ 5,701	\$ 194,559	\$ 130,515 (estimate)	ESG funds will support operating costs and essential services at homeless shelters. Funds will also support a day shelter, homeless prevention, and rapid rehousing.

**Table 5 - Expected Resources – Priority Table**

**Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied**

Federal funds will be used to leverage other public and private resources in the housing, public facilities, public services, and economic development areas. Matching fund requirements, along with the needed documentation, are specified in the subrecipient agreements. Matching funds include non-federal cash sources, infrastructure, appraised land/real property, and site preparation, construction materials, and donated labor

**If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan**

During the duration of the 2020- 2025 Consolidated Plan CDBG funds are expected to be used to support economic development the development of green space on city-owned property and make improvements to city-owned outdoor and recreation space. These projects are targeted in neighborhoods with high concentrations of low- and moderate-income households

**Discussion**

The City of Lowell will continue to utilize a competitive application process and diversification of funds across multiple activities to ensure the best projects serving the lowest income and most in need are funded. Local funding and minimum matching requirements will continue to be required to ensure funding is diversified across multiple agencies. The City of Lowell will continue to review the needs of the residents and adjust funding where needed and adjust if funding is increased or reduced.

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
<b>1</b>	DH-1.3	2020	2025	Affordable Housing Public Housing	City of Lowell	Decent Affordable Housing	CDBG: \$ 0	Housing Code Enforcement/Foreclosed Property Care: Will not be funded this year
<b>2</b>	DH-1.4	2020	2025	Affordable Housing	City of Lowell	Decent Affordable Housing	CDBG:  \$40,000	Public service activities for Low/Moderate Income Housing Benefit: 10 Households Assisted  [MVHP First time homebuyer- CDBG]
<b>2B</b>	DH-1.1	2020	2025	Affordable Housing	City of Lowell	Decent Affordable Housing	HOME:  \$250,000	Affordable Housing units.  Renovate an existing building to build 45 units at 60% AMI, and 8 units at 30% AMI. [Boston Capital- HOME]



Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	DH-2.1	2020	2025	Affordable Housing	City of Lowell	Decent Affordable Housing Suitable Living Environment	HOME:  \$ 236,000  \$99,988.80	Direct Financial Assistance to Homebuyers: 20 Households Assisted  [First Time Home Buyer-HOME]  HOME Administration
4	DH-2.2	2020	2025	Affordable Housing	City of Lowell	Decent Affordable Housing	HOME: \$455,500	Homeowner Housing Rehabilitated: 5 Household Housing Unit [Housing Rehab]

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	SL-1.1	2020	2025	Non-Housing  Community Development	City of Lowell	Suitable Living Environment	CDBG:  \$30,000  \$ 40,000  \$30,000 \$30,000  \$212,922	Public service activities other than Low/Moderate Income Housing Benefit (Public facility/ infrastructure):  Persons Assisted with recreational/ educational activities - Information in progress-  [Boys and Girls Club. YWCA, Whistler House, Angkor Dance  CDBG admin

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	SL-1.2	2020	2025	Non-Homeless Special Needs	City of Lowell	Suitable Living Environment	CDBG:  \$30,000 \$30,000	Public service activities other than Low/Moderate Income Housing Benefit  Special Needs Populations:  Persons Assisted - Information in progress  [RARA and Blind Program]

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
8	SL-1.3	2020	2025	At Risk of Homeless	City of Lowell	Suitable Living Environment	CDBG: \$          \$ 30,000 \$ 30,000 \$ 30,000	Public service activities other than Low/Moderate Income Housing Benefit:          Persons Assisted  [Emergency food and basic supplies for at risk of homeless]- Information in Progress          St Paul's Soup Kitchen  Dwelling House of Hope  Merrimack Valley Food Pantry
9	SL-1.4	2020	2025	Non-Homeless Special Needs	City of Lowell	Suitable Living Environment	CDBG: \$0	Public service activities other than Low/Moderate Income Housing Benefit:          <i>Will not be funded this year</i>

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
10	SL-3.1	2020	2025	Non-Housing Community Development	Neighborhood City of Lowell	Suitable Living Environment	CDBG: \$          \$150,000	Public service activities other than Low/Moderate Income Housing Benefit (Public facility/ infrastructure): 500 Persons Assisted          Public infrastructure or park:  McPherson Park
11	SL-3.2	2020	2025	Non-Housing Community Development	City of Lowell	Suitable Living Environment	CDBG: \$          \$30,000	Public service activities other than Low/Moderate Income Housing Benefit: 150          Improve the physical environment. Persons Assisted- information in progress.    [Lowell Parks and Conservation]

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
12	EO-1.1	2020	2025	Technical Training	City of Lowell	Economic Opportunities	CDBG: \$   \$50,000	Public service activities other than Low/Moderate Income Housing Benefit: 40 Persons Assisted   Acre Family Childcare
13	EO-1.2	2020	2025	Economic assistance	City of Lowell	Economic Opportunities	CDBG: \$  \$160,000	Businesses assisted: information in progress  Economic Development assistance
14	EO-1.3	2020	2025	Jobs created	City of Lowell	Economic Opportunities	CDBG: \$0	Facade treatment/business building rehabilitation: <i>will not be funded this year</i>
15	SL-2.1	2020	2025	Homeless Assistance	City of Lowell	Suitable Living Environment	ESG: \$  \$61,380 \$ 50,000 \$14,164	Homeless Prevention/ Rapid Rehousing/Day Shelter: 415+ Persons Assisted (Eliot Church and SMOC estimate).  SMOC Eliot Church ESG admin

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
16	SL-3.3	2020	2025	Homelessness	City of Lowell	Suitable Living Environment	ESG: \$  \$63,314	Homeless Person Overnight Shelter: 25 Households with 50 children assisted  [Alternative House]

**Table 6 – Goals Summary. Goal Outcome indicator is estimate of persons assisted/ units to be available**

### Goal Descriptions

1	Goal Name	DH-1.3
	Goal Description	Sustain Quality standards affordable Housing this goal will primarily be supported with CDBG funds
2	Goal Name	DH-1.4
	Goal Description	Support homebuyers with pre purchasing counseling services This goal will primarily be supported with CDBG Funds
3	Goal Name	DH-2.1
	Goal Description	Improve the affordability of homeownership this goal will primarily be supported with HOME funds

4	Goal Name	DH-2.2
	Goal Description	Improve affordability of housing through rehabilitation assistance
6	Goal Name	SL-1.1
	Goal Description	Increase the opportunities for LMI youth through educational recreational leadership development programs This goal will primarily be supported with CDBG funds
7	Goal Name	SL-1.2
	Goal Description	Improve availability and accessibility of programs that maintain and enhance the quality of life for the elderly and special needs populations This goal will be primarily supported with CDBG funds
8	Goal Name	SL-1.3
	Goal Description	Support programs that provide emergency food and shelter to homeless and at risk households This goal will be primarily supported with CDBG funds
9	Goal Name	SL-1.4
	Goal Description	Increase the availability and accessibility of public facilities for LMI youth elderly and special needs populations via creation and renovation This goal will be primarily supported with CDBG funds
10	Goal Name	SL-3.1
	Goal Description	Improve the City's public infrastructure and public parks This goal will be primarily supported with CDBG funds



11	<b>Goal Name</b>	SL-3.2
	<b>Goal Description</b>	Sustain the City neighborhoods through activities to improve the physical environment This goal will be primarily supported with CDBG funds
12	<b>Goal Name</b>	EO-1.1
	<b>Goal Description</b>	Support programs that provide LMI residents with training and technical support to obtain employment This goal will be primarily supported with CDBG funds
13	<b>Goal Name</b>	EO-1.2
	<b>Goal Description</b>	Support new businesses with small business loans and technical assistance This goal will be primarily supported with CDBG funds
14	<b>Goal Name</b>	EO-1.3
	<b>Goal Description</b>	Sign and facade assistance This goal will be primarily supported with CDBG funds
15	<b>Goal Name</b>	SL-2.1
	<b>Goal Description</b>	Homeless assistance This goal will be primarily supported with ESG funds
16	<b>Goal Name</b>	SL-3.3
	<b>Goal Description</b>	Direct Shelter Assistance

## Projects

### AP-35 Projects – 91.220(d)

#### Introduction

The following tables list the activities and programs that will be supported using HUD program funds during the 2023-2024 program year.

#### The Objectives of these funds are to:

1. Creating Suitable Living Environments
2. Providing Decent Affordable Housing
3. Creating Economic Opportunities

#### Projects

#	PROJECT NAME
1	Merrimack Valley Food Bank
2	Boys & Girls Club of Greater Lowell
3	YWCA
4	Merrimack Valley Housing Partnership
5	St. Paul's Soup Kitchen
6	Dwelling House of Hope
7	Lowell Association for the Blind
8	RARA
9	Whistler House Museum of Art
10	Angkor Dance Troupe
11	DPD-Economic Development
12	McPherson Traffic Garden
13	Acre Family Day Care
14	Lowell Parks and Conservation Trust

15	Eliot Church
16	Alterative House
17	SMOC

**Table 7 - Project Information**

**Describe the reasons for allocation priorities and any obstacles to addressing underserved needs**

The City of Lowell will continue to support non-profit agencies, the local housing authority, homeless providers, and special needs groups in their goal to meet the underserved persons of the community. The City will continue to communicate with these groups as their needs change or the demand dramatically increases over the next year. The City will provide technical assistance to providers in the pursuit of Federal, State, and other funding sources. The primary obstacle to meeting underserved needs of low-income and moderate income populations continue to be the limited availability of funds. Organizations serving these populations continue to experience significant reductions in funding from both governmental and private sources. Reductions in State aid to the City of Lowell and the local budget have prohibited the City from being able to cover this funding gap, leaving many worthy and valuable programs unfunded or under-funded.

## AP-38 Project Summary

### Project Summary Information

1	<b>Project Name</b>	<b>BOYS &amp; GIRLS CLUB – Club Love Meals</b>
	<b>Target Area</b>	City of Lowell
	<b>Goals Supported</b>	SL 1.1
	<b>Needs Addressed</b>	Suitable Living Environment
	<b>Funding</b>	CDBG: \$30,000
	<b>Description</b>	This project will improve Services for LMI Youth and Teens. Youth will receive culinary workforce training and run a Café at the Boys’ & Girls Club.
	<b>Target Date</b>	6/30/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 20 low to mod income youth will receive culinary workforce training.
	<b>Location Description</b>	657 Middlesex St. Lowell, MA 01851
2	<b>Planned Activities</b>	Services for Youth and Teens including work skills training.
	<b>Project Name</b>	<b>Angkor Dance Troupe - Angkor Creative Works</b>
	<b>Target Area</b>	City of Lowell
	<b>Goals Supported</b>	SL-1.1

	<b>Needs Addressed</b>	Suitable Living Environment
	<b>Funding</b>	CDBG: \$30,000
	<b>Description</b>	Project will provide Cambodian dance arts and cultural training to Youth while also employing youth instructors.
	<b>Target Date</b>	6/30/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 7 low income youth will be trained in Cambodian classical dance, culture and history. The assisted youth will earn part time salaries when they become dance instructors and also help with office administration.
	<b>Location Description</b>	40 French Street, Lowell, MA
	<b>Planned Activities</b>	Increase educational and recreational leadership development programs for youth including youth employment.
	<b>Project Name</b>	<b>DWELLING HOUSE OF HOPE - Food Pantry Operation</b>
3	<b>Target Area</b>	City of Lowell
	<b>Goals Supported</b>	SL-1.3
	<b>Needs Addressed</b>	Suitable Living Environment
	<b>Funding</b>	CDBG: \$30,000
	<b>Description</b>	Dwelling House of Hope operates a food pantry distributing food to families experiencing food insecurity.
	<b>Target Date</b>	6/30/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 1,200 families will be given food and necessities

4	<b>Location Description</b>	125 Mt. Hope St., Lowell, MA
	<b>Planned Activities</b>	Provide food and necessities to low and moderate income families in need. Prepare into food packages food that is donated and also directly sourced from grocery stores for distribution to low moderate income individuals and families throughout the City of Lowell
	<b>Project Name</b>	<b>LOWELL ASSOCIATION FOR THE BLIND - Adult Services Program</b>
	<b>Target Area</b>	City of Lowell
	<b>Goals Supported</b>	SL-1.2
	<b>Needs Addressed</b>	Suitable Living Environment
	<b>Funding</b>	CDBG: \$ 30,000
	<b>Description</b>	The only agency north of Boston servicing the needs of the adult blind and visually impaired adults (21 and older). Activities include skill building, information sessions, and social outings and events which all include specific accommodations to meet the needs of the blind and visually impaired.
	<b>Target Date</b>	6/30/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	30 Adult Clients will be involved in the Lowell Association for Blind program. Approximately 170 receive the monthly mailer which includes program information.
5	<b>Location Description</b>	Citywide and at the Lowell, MA office, 169 Merrimack Street
	<b>Planned Activities</b>	Services for the visually impaired
	<b>Project Name</b>	<b>MERRIMACK VALLEY FOOD BANK - Mobile Pantry</b>
	<b>Target Area</b>	City of Lowell

	<b>Goals Supported</b>	SL-1.3
	<b>Needs Addressed</b>	Suitable Living Environment
	<b>Funding</b>	CDBG: \$30,000
	<b>Description</b>	The Mobile Pantry delivers groceries to homebound, low income elderly and disabled in Lowell
	<b>Target Date</b>	6/30/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 300 elderly or disabled home bound will receive food assistance delivered to their home (30 meals a month to each person).
	<b>Location Description</b>	throughout the City of Lowell
	<b>Planned Activities</b>	To deliver necessary food to elderly and disabled home bound
6	<b>Project Name</b>	<b>MERRIMACK VALLEY HOUSING PARTNERSHIP- First Time Home Buyer</b>
	<b>Target Area</b>	City of Lowell
	<b>Goals Supported</b>	DH-1.4
	<b>Needs Addressed</b>	Decent Affordable Housing Suitable Living Environment
	<b>Funding</b>	CDBG: \$40,000
	<b>Description</b>	MVHP is qualified to provide pre-purchase home buyer education. This benefits Lowell residents by preparing and educating them for responsible and sustainable home ownership. This includes assistance to Cambodian speakers who are first time home buyers.
	<b>Target Date</b>	6/30/2024

7	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	At least 10 low to moderate income individuals will participate in the home buyer training program and receive first time homebuyer downpayment assistance.
	<b>Location Description</b>	CMAA School St Lowell, MA
	<b>Planned Activities</b>	First Time Home Buyer Training
	<b>Project Name</b>	<b>RARA - Programs and Services</b>
	<b>Target Area</b>	City of Lowell
	<b>Goals Supported</b>	SL-1.2
	<b>Needs Addressed</b>	Suitable Living Environment
	<b>Funding</b>	CDBG: \$30,000
	<b>Description</b>	RARA offers services for developmentally, intellectually and physically challenged adults in Lowell to enhance and enrich their lives by providing recreational activities and programs promoting a healthy emotional life.
	<b>Target Date</b>	6/30/2024
8	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 25 developmental, intellectual and physically challenged Lowell Residents will be served.
	<b>Location Description</b>	High St Lowell, MA and various locations for trips, dances, and movies
	<b>Planned Activities</b>	
	<b>Project Name</b>	<b>ST PAULS SOUP KITCHEN - Soup Kitchen Meals</b>
	<b>Target Area</b>	City of Lowell



	<b>Goals Supported</b>	SL-1.3
	<b>Needs Addressed</b>	Suitable Living Environment
	<b>Funding</b>	CDBG: \$30,000
	<b>Description</b>	This soup kitchen serves a dinner meal 5 nights a week. Funding will assist with salaries, admin and supplies.
	<b>Target Date</b>	6/30/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	St Paul's estimates to serve 60-100 new clients with these evening meals
	<b>Location Description</b>	St. Paul's Soup Kitchen, Eliot Church, Church St. Lowell, MA
	<b>Planned Activities</b>	Serve evening meals to homeless/ those who are at risk of homelessness
9	<b>Project Name</b>	<b>YWCA -Youth Enrichment Program</b>
	<b>Target Area</b>	City of Lowell
	<b>Goals Supported</b>	SL-1.1
	<b>Needs Addressed</b>	Suitable Living Environment
	<b>Funding</b>	CDBG: \$40,000
	<b>Description</b>	Provides training and community engagement opportunities for high-risk teens who develop leadership skills and soft employment readiness skills as the implement their community engagement initiatives.
	<b>Target Date</b>	6/30/2024
	<b>Estimate the number and type of families</b>	It is estimated that 10-15 youth will be served by this grant

	<b>that will benefit from the proposed activities</b>	
	<b>Location Description</b>	YWCA located on Rock St Lowell, MA
	<b>Planned Activities</b>	As youth transition from middle school years into high school they face many challenges: rapidly changing bodies, immersion into a larger school campus, greater choices around them, risky behaviors etc. this training gives them opportunities to live productive and fulfilling lives.
10	<b>Project Name</b>	<b>WHISTLER HOUSE MUSEUM OF ART</b> - Summer Art Program
	<b>Target Area</b>	City of Lowell
	<b>Goals Supported</b>	SL-1.1
	<b>Needs Addressed</b>	Suitable Living Environment
	<b>Funding</b>	CDBG: \$30,000
	<b>Description</b>	This is a summer art program that has a strong focus on art history and the history of Lowell including focus on James M. Whistler, the 19th and 20th century collection of art and the innovators of the American Industrial Revolution. The program will provide an 8 week summer experience in art instruction and cultural enrichment.
	<b>Target Date</b>	6/30/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 60 low to moderate income children will be served with this program.
	<b>Location Description</b>	Whistler House Museum of Art, Worthen St, Lowell, MA
	<b>Planned Activities</b>	Multi Cultural summer art program

<b>11</b>	<b>Project Name</b>	<b>ACRE FAMILY CHILD CARE - Child Care Development &amp; Support</b>
	<b>Target Area</b>	City of Lowell
	<b>Goals Supported</b>	EO-1.1
	<b>Needs Addressed</b>	Economic Opportunities
	<b>Funding</b>	CDBG: \$50,000
	<b>Description</b>	Acre Family Child Care trains women, many who were originally low-income and or immigrants to run home based family child care businesses. AFCC monitors the quality of care provided to the community through home visits and offers services of social workers for further family support.
	<b>Target Date</b>	6/30/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Program will serve approximately 70+ early education /family child care program owners, 375+ families with 600 children and create approximately 20 jobs
	<b>Location Description</b>	throughout the City of Lowell
	<b>Planned Activities</b>	Family Child Care Business Development, Training and Support
<b>12</b>	<b>Project Name</b>	<b>CITY OF LOWELL - DPD – McPherson Park</b>
	<b>Target Area</b>	Neighborhood City of Lowell
	<b>Goals Supported</b>	SL-3.1
	<b>Needs Addressed</b>	Neighborhood City of Lowell

<b>Funding</b>	CDBG: \$150,000
<b>Description</b>	<p>This project is located in an existing park, McPherson Park, within one of the paved parking areas. The project will convert the space into a traffic garden which will be a miniature network of streets and traffic features. It will provide a safe space for children to learn how to bike and scooter ride. The location is adjacent to proposed bike trails enhancing recreational mobility and connectivity in Lowell.</p> <p>The project will benefit all city residents but especially children who live in surrounding area by expanding opportunities for leisure and recreation.</p>
<b>Target Date</b>	6/30/2024
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	City wide. Project is located in a low to moderate income census tract area.
<b>Location Description</b>	185 Hildreth Street, Lowell, MA
<b>Planned Activities</b>	Improvements to one of the parking areas within an underutilized section of an existing park to make it more conducive for recreational use, specifically for residents who want to improve bicycling and scooter skills.
<b>13 Project Name</b>	<b>CITY OF LOWELL - ED - Economic Assistance Fund</b>
<b>Target Area</b>	City of Lowell
<b>Goals Supported</b>	EO-1.2

	<b>Needs Addressed</b>	Economic Opportunities
	<b>Funding</b>	CDBG: \$160,000
	<b>Description</b>	Fund will support various grants, loans and technical assistance programs available to eligible small businesses.
	<b>Target Date</b>	6/30/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	At least 30 eligible small businesses
	<b>Location Description</b>	Various locations throughout the City of Lowell
	<b>Planned Activities</b>	At least 30 eligible small businesses resulting in at least 30 full time jobs or full time equivalent
14	<b>Project Name</b>	<b>LOWELL PARKS &amp; CONSERVATION TRUST - Urban Forestry Program</b>
	<b>Target Area</b>	Neighborhood Neighborhood Impact Initiative - TBD City of Lowell
	<b>Goals Supported</b>	SL-3.2
	<b>Needs Addressed</b>	Suitable Living Environment
	<b>Funding</b>	CDBG: \$30,000
	<b>Description</b>	The goal is to increase the tree canopy in Lowell to increase shade, improve air quality, reduce energy costs, and help Lowell meet air pollution guidelines.
	<b>Target Date</b>	6/30/2024

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The city as a whole
	<b>Location Description</b>	various locations throughout the City
	<b>Planned Activities</b>	Plant 65-80 trees at 10-15 project sites within the City
15	<b>Project Name</b>	<b>CITY OF LOWELL - DPD - First Time Home Buyer</b>
	<b>Target Area</b>	City of Lowell
	<b>Goals Supported</b>	DH 2.1
	<b>Needs Addressed</b>	Decent Affordable Housing Suitable Living Environment
	<b>Funding</b>	HOME: \$236,000
	<b>Description</b>	Assistance to First Time Home Buyers
	<b>Target Date</b>	6/30/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	20 People will be assisted with first time home buyer assistance
	<b>Location Description</b>	Various locations
	<b>Planned Activities</b>	Assist first time home buyer
16	<b>Project Name</b>	<b>CITY OF LOWELL - DPD- Home Housing Rehab</b>
	<b>Target Area</b>	Neighborhood City of Lowell

	<b>Goals Supported</b>	DH-2.2
	<b>Needs Addressed</b>	Decent Affordable Housing Suitable Living Environment
	<b>Funding</b>	HOME: \$455,500
	<b>Description</b>	Home Housing Rehab
	<b>Target Date</b>	6/30/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 5 homeowners
	<b>Location Description</b>	various
	<b>Planned Activities</b>	Assist approximately 5 eligible homeowners with rehabilitation funds
	<b>Project Name</b>	<b>Community Development Housing Organization (CHDO) Reserve</b>
	<b>Target Area</b>	Neighborhood City of Lowell
17	<b>Goals Supported</b>	DH-2.1
	<b>Needs Addressed</b>	Decent Affordable Housing Suitable Living Environment
	<b>Funding</b>	HOME: \$ 142,450.20
	<b>Description</b>	Community Development Housing Organization
	<b>Target Date</b>	6/30/2024
	<b>Estimate the number and type of families</b>	CHDO

	<b>that will benefit from the proposed activities</b>	
	<b>Location Description</b>	CHDO
	<b>Planned Activities</b>	CHDO
<b>18</b>	<b>Project Name</b>	<b>Boston Capital- Affordable Housing Project</b>
	<b>Target Area</b>	Neighborhood Neighborhood Impact Initiative - TBD City of Lowell
	<b>Goals Supported</b>	<b>DH-2.1</b>
	<b>Needs Addressed</b>	Decent Affordable Housing Neighborhood Impact Initiative-TBD Suitable Living Environment
	<b>Funding</b>	<b>HOME: \$ 250,000</b>
	<b>Description</b>	Renovation of a former food bank building into Affordable Housing.
	<b>Target Date</b>	6/30/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Boston Capital will renovate a former food bank into affordable housing. 8 units of below 30% AMI and 45 units at 60% AMI.
	<b>Location Description</b>	Broadway Street, Lowell, MA
	<b>Planned Activities</b>	Renovate an existing building into affordable housing.
<b>19</b>	<b>Project Name</b>	<b>CDBG - ADMIN/PLANNING 23</b>
	<b>Target Area</b>	City of Lowell



	<b>Goals Supported</b>	Various: SL-1.1, 1.3, 3.1, 3.2; EO1.1, DH 1.4,
	<b>Needs Addressed</b>	Decent Affordable Housing Suitable Living Environment Economic Opportunities
	<b>Funding</b>	CDBG: \$ 212,922
	<b>Description</b>	CDBG ADMIN
	<b>Target Date</b>	6/30/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	CDBG Admin
	<b>Location Description</b>	CDBG Admin
	<b>Planned Activities</b>	CDBG Admin
20	<b>Project Name</b>	<b>HOME - ADMIN/PLANNING 23</b>
	<b>Target Area</b>	City of Lowell
	<b>Goals Supported</b>	DH-1.3, DH-2.1
	<b>Needs Addressed</b>	Decent Affordable Housing Suitable Living Environment
	<b>Funding</b>	HOME: \$ 99,966.80
	<b>Description</b>	HOME Admin
	<b>Target Date</b>	6/30/2024
	<b>Estimate the number and type of families</b>	HOME Admin

	<b>that will benefit from the proposed activities</b>	
	<b>Location Description</b>	HOME Admin
	<b>Planned Activities</b>	HOME Admin
<b>21</b>	<b>Project Name</b>	<b>Alternative House – DV Shelter</b>
	<b>Target Area</b>	City of Lowell
	<b>Goals Supported</b>	SL-3.3
	<b>Needs Addressed</b>	Suitable Living Environment
	<b>Funding</b>	ESG: \$ 63,314
	<b>Description</b>	Shelter services for children staying at the Alternative House shelter for survivors of Domestic Violence.
	<b>Target Date</b>	6/30/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	20 to 25 households which includes approximately 50 children.
	<b>Location Description</b>	City of Lowell
	<b>Planned Activities</b>	case management
<b>22</b>	<b>Project Name</b>	<b>Eliot Church - Day Program</b>
	<b>Target Area</b>	City of Lowell
	<b>Goals Supported</b>	SL-2.1
	<b>Needs Addressed</b>	Suitable Living Environment
	<b>Funding</b>	ESG: \$50,000

	<b>Description</b>	The Day Center at Eliot Church is a low barrier day shelter for homeless individuals and people at risk of homelessness.
	<b>Target Date</b>	6/30/2023
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	215 Individuals
	<b>Location Description</b>	Eliot Presbyterian Church, 273 Summer St. Lowell, MA
	<b>Planned Activities</b>	Homelessness engagement and assistance.
	<b>Project Name</b>	<b>SMOC/LTLC Homelessness Diversion Program</b>
	<b>Target Area</b>	City of Lowell
23	<b>Goals Supported</b>	SL-2.1
	<b>Needs Addressed</b>	Suitable Living Environment
	<b>Funding</b>	<b>ESG: \$61,380</b>
	<b>Description</b>	Diversion specialist will screen individuals as a key element of engaging a crisis response system to secure alternative housing for individuals who need rental assistance.
	<b>Target Date</b>	6/30/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 200 households are expected to be served.
	<b>Location Description</b>	SMOC/LTLC 205 - 209 Middlesex Street Lowell Ma

	<b>Planned Activities</b>	Diversion specialist will screen individuals as a key element of engaging a crisis response system. to secure alternative housing for individuals who need rental assistance
24	<b>Project Name</b>	<b>ESG - Admin/Planning</b>
	<b>Target Area</b>	City of Lowell
	<b>Goals Supported</b>	SL-2.1
	<b>Needs Addressed</b>	Suitable Living Environment
	<b>Funding</b>	ESG: \$14,164
	<b>Description</b>	Admin Costs
	<b>Target Date</b>	6/30/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	NA
	<b>Location Description</b>	50 Arcand Drive
	<b>Planned Activities</b>	ESG admin

## **AP-50 Geographic Distribution – 91.220(f)**

### **Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed**

According United States Census Bureau, in April of 2020 Lowell is home to 115,554 people, 51% of whom were members of minority groups. Historically, Lowell has served as a gateway for immigrants and refugees coming to the United States. From the early years when the Irish and the Germans arrived to build the canals and the mill buildings to the French- Canadians and Greeks who worked in these in the mills, Lowell has provided opportunities for many groups to stay and flourish here.

Since the 80's, Lowell has been experiencing significant growth in its minority populations, the largest and fastest growing of these include Southeast Asians and Latinos. Of late, Lowell has also seen a growing population of refugee communities resettling from the Democratic Republic of Congo, Ukraine, Haiti and Afghanistan. These trends are expected to continue over the coming years.

The City will continue to use the most current Low and Moderate Summary Income Data U.S. Census Block Group level information to prioritize the use of funds.

### **Geographic Distribution**

<b>Target Area</b>	<b>Percentage of Funds</b>
NRSA	
Neighborhood	
Neighborhood Impact Initiative - TBD	
City of Lowell	100
HOPWA MSA	0

**Table 8 - Geographic Distribution**

### **Rationale for the priorities for allocating investments geographically**

Because the primary national objectives of HUDs programs are to benefit low-income and moderate-income residents, Lowell's block grant program funds will be targeted to low-income and moderate-income neighborhoods and activities that benefit the City as a whole, the majority of whose residents are low- or moderate-income. Guided by the eligibility requirements of the various Consolidated Plan programs, the City of Lowell has recognized the priority need categories for the five-year planning period. Relative priorities and target funding proportions were established through the synthesis of the needs information obtained through the plan development process described elsewhere in this document. Nearly all of the CDBG projects were located in low to moderate income tracts while the one project not located in that area provides services to a population that is low to moderate income. All of

the recommended HOME and ESG projects are located within low to moderate income census tracts.

## **Discussion**

Neighborhood Initiatives target resources in block groups where more than 51% of residents are low- or moderate-income and where significant deterioration has led to limited private investment and declining property values. These programs help stabilize and revitalize neighborhoods through the concentrated investment of staff and financial resources from all City departments. Activities include improvements to neighborhood facilities, parks, and infrastructure through divisions of the Department of Public Works; enhanced inspections by officials from the Building Department; coordinated actions by public safety departments; and significant capital investment to enhance the appearance of the targeted area.

The City has directed resources to different neighborhoods each year, with a goal of addressing all of Lowell's low- and moderate-income neighborhoods. By concentrating resources in a target area, the City hopes to maximize the value and impact of its actions and expenditures.

## Affordable Housing

### AP-55 Affordable Housing – 91.220(g)

#### Introduction

The HOME Investment Partnerships provides both federal financing and technical assistance and is an administered program that expands the supply of decent, safe, affordable, and sanitary housing while strengthening the abilities of local governments to design and implement affordable housing strategies.

One Year Goals for the Number of Households to be Supported	
Homeless	11
Non-Homeless	48
Special-Needs	4
Total	63

**Table 9 - One Year Goals for Affordable Housing by Support Requirement**

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	22
Rehab of Existing Units	6
Acquisition of Existing Units	20
Total	48

**Table 10 - One Year Goals for Affordable Housing by Support Type**

#### Discussion

The HOME program will utilize the following programs to achieve the goals outlined above:

Area of focus will consist of owner occupied rehabilitation, rental housing development, and home buyer assistance.

## **AP-60 Public Housing – 91.220(h)**

### **Introduction**

The primary focus of the Lowell Housing Authority is to provide permanent affordable housing to low- and moderate-income families within the city of Lowell. The mission of the Lowell Housing Authority (LHA) is to provide safe, decent, affordable housing and to create opportunities for resident's self-sufficiency and economic independence. The Lowell Housing Authority team, working in partnership with other housing providers, local government, and our residents, will strive to provide the highest level of housing and a variety of social service programs that will assist residents in achieving their highest level of self-sufficiency. The LHA administers approximately one-thousand six hundred (1,600) Section 8 and Massachusetts rental vouchers and owns and operates one-thousand seven-hundred and seventy (1,770) public housing units.

### **Actions planned during the next year to address the needs to public housing**

The Lowell Housing Authority (LHA) has identified the major needs of our public housing residents and developments in the following areas: accessibility and aging in place, infrastructure improvements, facility and equipment damaged by the water main break, expanded resident services in the areas of employment, self-sufficiency, socialization, safety, and security. However, supply chain issues have delayed some projects that have carried over to 2023 and possibly 2024. Accessibility and Aging in Place: In 2023, the Authority will complete the remaining renovations to a twenty (20) unit State-aided elderly site. These renovations include kitchen and bath upgrades, walkway and driveway improvements, and the creation of an additional accessible American Disability Act (ADA) unit. The interior and exterior renovations include many items that will allow our residents to age more comfortably within their units. Ten (10) State-aided family unit developments had been renovated and are being converted to federal public housing. The addition of this building to our federal portfolio will result in higher subsidy, additional capital funding and resident access to self-sufficiency and social service programs. The authority is also focused on elevator replacements over the next several years. There are approximately fifteen (15) elevators needing replacement. These replacements will drastically improve the reliability of operation and ensure our elderly and disabled residents have safe access in and out of units. Due to the water main break in November 2022, and the aging infrastructure in place, the Authority is in the process of working with the engineering team to replace all damaged electrical equipment at city view tower (CVT). The authority is also working on replacing the underground plumbing. Resident Services and Security: Recognizing services needed for our resident, the Authority hired another Resident Service Programs Coordinator. This position will be working in collaboration with our community partners to identify the needs and coordinate accordingly. The focus is expected to be in the areas of general health, substance abuse, mental health, and social behavior. The Authority continues with the Jobs Plus Program, focused on the goal of increasing employment at a five-hundred twenty-four (524) unit family development. This program offers financial incentives and aims to connect participants with service



providers so they may achieve their highest level of self-sufficiency. The authority is in the process of seeking federal funding for security cameras for the Federal Housing project located in the Highland area

**Actions to encourage public housing residents to become more involved in management and participate in homeownership**

The Authority continues to administer a HUD Section 8 homeownership voucher program with sixteen (16) current homeowner participants. These vouchers provide a mortgage subsidy for a fifteen (15) year period. At the expiration of the voucher term, the homeowner is in a better position to cover the home expense without needed subsidies. The Authority has also reserved three (3) homeownership vouchers for residents of our public housing authority who are participants of Resident Self Sufficiency Program and have the goal of homeownership. The Lowell Housing Authority is a party to the redevelopment of the former Julian D. Steele site, now Rivers Edge on the Concord. To date, one-hundred fifty-five (155) units have been replicated on this site, housing a combination of homeowners and project-based Section 8 voucher holders. Of the one-hundred fifty-five (155) units, more than one hundred (100) are owner occupied. The Authority is working with a local non-profit, the City of Lowell and the Executive Office of Housing and Livable Communities (EOHLC) to complete the final phase of this redevelopment effort. We anticipate the creation of up to fourteen (14) additional duplex builds to the existing twenty-eight (28) units in the same style homes. These affordable homes are deed restricted for thirty (30) years. It is expected that the final phase of this project will kick off in 2023/24, pending local and state approval and the successful application for a subsidized homebuyer grant. To increase more affordable housing with the city, the Authority is also working directly with private property owners to secure a twenty (20) year contract for a sixteen (16) unit Section 8 Project Based. We anticipate that the Authority will be entering into the contract with the prospective owner by year's end 2023.

**If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance**

N/A

**Discussion**

## **AP-65 Homeless and Other Special Needs Activities – 91.220(i)**

### **Introduction**

**Introduction** The City of Lowell continues to work with non-profit organizations and housing providers to implement specific strategies to provide families, individuals, and unaccompanied youth and those living on the street opportunities to secure permanent housing placement. Goals and activities that the City will undertake to carry out these actions will be described in this section.

### **Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including**

#### **Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs**

The City has funded specific outreach work through a local nonprofit, with a focus on individuals who are sleeping in encampments and areas not meant for human habitation. Those individuals are encouraged to 1) seek services through an array of existing providers and 2) placed (either anonymously or by name with permission) on a “by name list” that identifies barriers to housing and a housing pathway for each individual. The City has also funded a low barrier day program that serves individuals who are in need of a safe place to be during the day.

The City has hired a director of homelessness initiatives to coordinate this ongoing effort, which includes a new collaborative structure within the City and across departments focused on homelessness responses.

1. The City will create a public education and community engagement program to educate the public on the ongoing homelessness issues in the City of Lowell.
2. Crisis Response. Ramp up diversion efforts through all organizations that come in contact with single adults who experience homelessness, including those not typically involved with this work such as the healthcare and emergency care networks. This will require leveraging all available resources (i.e., accountable care organizations [ACO], City, private sector, philanthropy). The City will partner with SMOC and CTI to re-align City resources provided to these organizations, as feasible, on this effort.

#### **Addressing the emergency shelter and transitional housing needs of homeless persons**

1. The City has helped to fund an additional congregate shelter beds through a local nonprofit to increase capacity and meet unmet needs in the city. The program is designed to be particularly low barrier, staffed by individuals with specific expertise in working with populations with HUD and chronic homelessness. We have also funded a Diversion program at the largest congregate shelter in the region to reduce length of stay and create alternative placements for individuals

newly in homelessness or new to the area.

2. Transform SMOC/LTLC into a 24/7, housing-focused emergency shelter. The City and other community partners will work together to enable SMOC's transformation of the facility and to explore all opportunities to meet the new and emerging needs of SMOC and the clients served by LTLC.
3. The City will develop and train a City Homeless Outreach team to build trust with homeless individuals.

**Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again**

- Implement flexible use of housing assets, so that service strategies (amount, intensity, type, and duration of assistance) can be adjusted to best serve those in need.
- Implement more robust diversion and progressive assistance to reduce demand for the most intensive housing assistance.
- Develop and implement a plan to train all staff and volunteers who are engaged in providing services to homeless adults to be able to use evidence-based and promising practices, including Housing First, trauma-informed care, diversion/problem-solving, motivational interviewing, etc.
- The City will develop system metrics and benchmarks to track progress on transitioning individuals and families to inform best practices.
- The City has collaborated with two local nonprofits to support their increased outreach and housing of unaccompanied homeless youth.
- Increase collaboration with the VA, to focus on case conferencing identified veterans for housing pathways and placement, tenancy preservation, and housing case management for individuals in emergency non-congregate shelters.

**Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.**

The City has consistently funded our partners in the community, who focus on tenancy preservation

and work to ensure that clients are able to remain in their homes despite disruptions.

## **Discussion**

Permanent supportive Housing and Housing Stabilization.

- Create incentives for private property developers and non-profit affordable housing managers to support serving high-barrier clients (history of eviction, poor credit, and/or criminal history) who are participating in rapid rehousing and permanent supportive housing.
- Focus on opportunities for rental assistance to support the conversion of existing private units into PSH.
- Create additional scattered-site PSH across the City and, where possible, the region to provide diverse housing options.
- Focus on new rapid re-housing opportunities that maximize the benefit of existing programs such as CTI RAFT, ACO flexible funding programs and others. Providing rapid rehousing for unsheltered adults and LTLC clients will be prioritized.
- Engage with providers for specialized housing (DMH and DPH).
- Develop new permanent supportive housing units.
  - Work with partners, especially private partners including the Lowell Development & Financial Corporation, to develop a new loan fund to facilitate new construction and conversion of existing properties to meet this need.
  - Expand the conversation to include private and philanthropic funders to reduce divergent requirements.

**AP-70 HOPWA Goals– 91.220 (I)(3)**

One year goals for the number of households to be provided housing through the use of HOPWA for:	
Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family	0
Tenant-based rental assistance	0
Units provided in permanent housing facilities developed, leased, or operated with HOPWA funds	0
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds	0
Total	0

## **AP-75 Barriers to affordable housing – 91.220(j)**

### **Introduction:**

The City of Lowell continues to work to eliminate barriers that may limit the production or feasibility of affordable housing construction that are within the capacity of a local government to address. Foremost among these are zoning and land-use regulations. In December of 2004, the Lowell City Council adopted a comprehensive reform of the City's zoning regulations.

In 2022, the City began updating its comprehensive master plan and partnered with Northern Middlesex Council of Governments to create the City's first Housing Production Plan (HPP). Both planning processes have included extensive public engagement, formulation of a shared vision and goals, identification of strategies and recommendations, and creation of an implementation timeline. Though the master plan update and HPP are still under development the significant public engagement that has occurred to date has clearly indicated that lack of affordable housing options are at the forefront of residents' concerns. As a result, both plans will include recommendations aimed at reducing barriers to housing production.

In 2023, the City Council approved zoning changes that streamline permitting in Lowell's downtown mixed-use (DMU) zoning district by removing the off-street parking requirement for all residential uses in the DMU, and removing the special permit requirement, and removing the special permit requirement for residential uses with ten (10) or fewer units in the DMU.

Adopted by the Lowell Planning Board and endorsed by the City Council, it serves as the City's Comprehensive Master and Sustainability Plan, and provides a shared vision for the on-going development and revitalization of the City. The Housing section specifically focuses on the City's efforts to maintain an abundance of affordable housing for rent or purchase and strive to maintain the relative affordability of housing in Lowell compared to other communities in the region.

The reasons for the high cost of housing in this area are diverse and complex, but many researchers have identified tax policies and land use regulations as contributing factors. Under the new zoning, more than 38% of the City's land area is zoned to allow multi-family development in residential or mixed-use zoning districts. The City allows significant density in these zones as described in the table below. Even the most restrictive single-family zone allows more than four units per acre. In addition, the City's Zoning Ordinance encourages the conversion of existing buildings including schools, churches, firehouses and obsolete industrial buildings into multi-family residential uses, even when those buildings are located in single-family zoning districts. In certain urban mixed-use zoning districts parking restrictions are limited to one space per unit, and a by-right waiver for half of residential parking requirements is provided if a parking structure is located between 400 to 1,500 feet from the project

site based on the zoning district.

**Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment**

The ability of Massachusetts cities and towns to raise local revenues is restricted by the Proposition 2 ½ property tax regulations. These regulations limit the rate of growth of local tax levies and discourage communities from accepting additional housing development because of real and perceived fiscal impacts on municipal budgets. Partially in response to the restrictions of Proposition 2 ½, many municipalities in Massachusetts have enacted strict zoning and other land-use regulations which significantly limit the available development opportunities for low-cost housing in general and multi-family housing specifically, thereby increasing the costs of producing affordable housing in the region.

Enacted by the City Council the Rental Unit Permit ordinance requires all rental units to hold a Rental Property Permit, with the exception of two-family owner-occupied and HUD-funded properties. Rental property permits are issued per dwelling unit, by Lowell's Department of Development Services following a satisfactory inspection of the property common areas and rental permits are issued per dwelling unit, and payment of the permit fee of \$150 per unit. The intent of the ordinance is to ensure the safety and quality of Lowell's housing stock.

**Discussion:**

Primary barriers to the production of affordable housing in Lowell and throughout Eastern Massachusetts remain the high cost of construction and high property values. These barriers are, for the most part, beyond the control of the local jurisdiction. The City of Lowell adopted the MA Stretch Energy Code. The Stretch Code is an appendix to the MA building code that requires enhanced energy standards for certain development projects. We expect that construction costs may increase for certain projects, primarily new construction, however in many cases the capital cost will be recouped with lower energy costs over the long run. While this will require additional upfront effort from developers, the Stretch Code will ultimately result in a higher quality of life and lower energy costs for individuals residing in new affordable housing units adhering to these regulations.

## **AP-85 Other Actions – 91.220(k)**

### **Introduction:**

Listed below are the actions planned to address obstacles to meeting underserved needs, foster and maintain affordable housing, reduce lead-based paint hazards, reduce the number of poverty-level families, develop institutional structure, and enhance coordination between public and private housing and social service agencies.

### **Actions planned to address obstacles to meeting underserved needs**

The City of Lowell will continue to support non-profit organizations, the local housing authority, homeless providers, and special needs groups, including minority businesses, in their goal to meet the underserved persons of the community. The City will continue to communicate with these groups as their needs change or the demand dramatically increases over the next year. The City will provide technical assistance to providers in the pursuit of Federal, State, and other funding sources. The primary obstacle to meeting underserved needs of low-income and moderate-income populations continues to be the availability of funds. While we strive to encourage programs to become self-sufficient, organizations serving these populations continue to experience significant reductions in funding from both governmental and private sources. The City of Lowell's annual allocation of program funds have also seen cuts in the past years. Reductions in State aid to the City of Lowell and the local budget have prohibited the City from being able to cover this funding gap, leaving many worthy and valuable programs unfunded or under-funded.

### **Actions planned to foster and maintain affordable housing**

In addition to the specific goals and priorities outlined in the Affordable Housing discussion included earlier in this document, the City continues to work with its community partner organizations on programs aimed at improving the quality and affordability of Lowell's housing stock. These efforts include the following: Energy Efficiency: In order to foster housing affordability and assist households in maintaining quality energy efficient housing, the City adopted HUD's policy requiring energy star certifications for new construction and substantial rehabilitation projects. Additionally, in instances where Consolidated Plan funds are used to assist homeowners with minor rehab work that might not trigger energy star standards, the City encourages the purchase of energy star appliances.

While limited housing stock and increased prices in the housing market has increased, Lowell has taken been proactive in supporting homebuyers through its First Time Homebuyer Program, funded with HOME dollars. Households participating in the homebuyer program are required complete a pre-



purchase counseling training conducted by HUD approved housing counseling agency prior to applying to the City for down payment assistance.

### **Actions planned to reduce lead-based paint hazards**

The City of Lowell has incorporated procedures in the guidelines for all federally funded programs to meet the requirements of the federal lead-based paint regulations. Discussion of the Lead-Based Paint (LBP) requirements take place at the initial meeting with City staff and the Certification of Receipt of LBP information is signed by the applicant and kept in the applicant's file. If deteriorated paint is found in a home built before 1978 and lead hazard reduction work may be needed because painted surfaces will be disturbed during rehabilitation, the appropriate level of lead testing and other actions are initiated. The City contracts with a certified Risk Assessor to perform the necessary tests to determine if and where there is a lead hazard risk. The Assessment report identifies the presence and location of LBP and the areas that need to be addressed. If LBP is found, the homeowner is notified. As a condition of receiving funding, LBP hazards must be addressed and lead safe work practices are required for all rehabilitation work that disturbs painted surfaces. Appropriate lead hazard reduction measures are also incorporated into the Scope of Improvements. Clearance of the unit is required and a copy of the clearance report is given to the homeowner and kept in the homeowner's file. The above lead-based paint control actions enable the City of Lowell to abate lead issues and be in full compliance with the Federal Lead-Based Paint rules.

### **Actions planned to reduce the number of poverty-level families**

Most activities undertaken by the City of Lowell with CDBG, HOME, ESG funds are efforts to reduce persons in poverty and improve the quality of life for Lowell residents, either directly or indirectly. Programs that directly influence the poverty level include: job enrichment, development and placement through education and economic development. Projects that indirectly affect poverty include those that upgrade the community and provide affordable housing. Consolidated Plan program funds are often used as matching funds for other grants that also reduce the number of poverty level families.

### **Actions planned to develop institutional structure**

The central responsibility for the administration of the Consolidated Plan is assigned to the Department

of Planning and Development (DPD). This agency will coordinate activities among the public and private organizations' efforts to realize the prioritized goals of the Consolidated Plan. Extensive public-private partnerships have been established and organized to address the City's housing and community development needs. DPD will access, facilitate, and coordinate resource linkages and draw from the immediate sources of expertise in the community to strengthen existing partnerships and develop new collaborative relationships

### **Actions planned to enhance coordination between public and private housing and social service agencies**

Public and assisted housing providers, private and governmental health, mental health, and service agencies are participants in the network described in this document. They are also the organizations with which the City of Lowell worked to develop the Consolidated Plan, and they are expected to continue active participation in the upcoming years.

The City strongly encourages collaborations in its RFPs for Consolidated Plan funds. A collaborative not only enhances the coordination of services among agencies but also helps consolidate the reporting requirements of block grant programs.

### **Discussion:**

## Program Specific Requirements

### AP-90 Program Specific Requirements – 91.220(l)(1,2,4)

#### Introduction:

- The City has elected to consider the aggregate use of CDBG funds to determine the overall benefit of programs to persons of low and moderate income. This manner ensures that a minimum of 70% of the amount of CDBG funds are expended for activities that benefit such persons during the designated period.

#### Community Development Block Grant Program (CDBG)

##### Reference 24 CFR 91.220(l)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	10,000
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
<b>Total Program Income:</b>	<b>10,000</b>

#### Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	<b>TBD 0.00%</b>

#### HOME Investment Partnership Program (HOME)

##### Reference 24 CFR 91.220(l)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is	
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2022	

as follows:

The City of Lowell does not intend to use other forms of investment beyond those identified in Section 92.205.

2. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

The City does not intend on utilizing a resale restriction for homebuyer activities in this fiscal year, however as required in the following cases: Resale provisions shall be required when HOME funds are provided in the form of a development subsidy and provided as a direct subsidy to the homebuyer.

The recapture option allows the City to recapture the entire HOME subsidy, subject to net proceeds, if the HOME recipient decides to sell the unit. The homebuyer may sell the property to any willing buyer at market price after the affordability period. The homebuyer may sell the property during the affordability period to an income eligible buyer, subject to the terms of the written agreement. Recapture of the HOME funds when sufficient equity does not exist to repay the HOME funds entirely is based on the ratio of the HOME subsidy to the sum of the homeowner's investment (including down payment and any capital improvement investment made by the owner since purchase), plus the HOME subsidy:

$$\text{HOME Subsidy} / (\text{HOME Subsidy} + \text{Homeowner Investment}) \times \text{Net Proceeds} = \text{HOME Recapture Amount.}$$
 Repayments of recaptured funds shall be remitted directly to the City to be utilized for HOME eligible activities only.

All HOME-assisted units "designated as affordable units" shall meet the following criteria: The new purchaser must be low income, meeting the HOME Program definition, and occupy the property as the family's principal residence. The sales price must not exceed 43% debt to income backend ratio to be considered "affordable" to the new purchaser and not exceed the 95% of the area purchase price as provided by HUD.

3. A description of the guidelines for resale or recapture that ensures the affordability of units

acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

#### **Homeownership units using resale provisions**

The City will use a deed restriction to ensure the resale of the homeownership unit to a low income eligible buyer during the affordability period and provide a "Fair Return on Investment" to the owner. The sales price shall equal the sum of (v) the cost of the appraisal (w) the purchase price paid by the Owner, (y) the documented total cost of capital improvements made by the Owner, which costs shall be subject to approval by the City, in their sole discretion, at the time of the sale or transfer, excise taxes incurred by the Owner in connection with the sale of the Property and (z) a return on the Owner's investment equal to the product of (i) the sum of the Owner's original Down payment plus one half of the aggregate of regular principal payments made by the Owner on the allowable secured debt on the Property multiplied by (ii) a fraction, the numerator of which shall be the Price Index for the last month preceding the sale minus the Price Index for the month preceding the Owner's purchase of the Property and the denominator of which shall be the Price Index for the month preceding the Owner's purchase of the Property. The "Price Index" shall mean the "Consumer Index for Urban Wage Earners and Clerical Workers All Items (November 1982 = 100)" Published by the Bureau of Labor Statistics of the United States Department of Labor or any comparable successor or substitute index designated by the City appropriately adjusted. In the event the Price Index ceases to use the November 1982 Index of 100 as the basis of calculation or if a substantial change is made in the terms or number of items contained in the Price Index, then the Price Index shall be adjusted to the figure that would have been arrived at had the manner of computing the Price Index in effect at the date of this Deed Rider not been changed.

#### **Homeownership units using recapture provisions**

The City requires that each borrower sign a Mortgage, Promissory Note, and HOME Written Agreement. These documents provide safe guards to ensure that the borrower remains in compliance with the terms and conditions included in those documents. Pursuant to 24 CFR 94.254(a)(ii), the City requires that the HOME funds be recaptured if the housing does not meet HUD's definition of homeownership. The borrower of HOME funds from the City must continue to occupy the Property as their principal place of residence for the duration of the period of affordability. If all or part of the Property or any interest in it is sold, rented, refinanced, conveyed or transferred (or if a beneficial interest in Borrower is sold, rented, refinanced, conveyed, transferred and Borrower is not a natural person), the loan is due and payable along with any accrued interest.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that

will be used under 24 CFR 92.206(b), are as follows:

The City of Lowell does not currently utilize HOME funds for refinancing of the multifamily housing debt for housing that is rehabilitated with HOME funds, nor does it intend to do so in this plan year.

**Emergency Solutions Grant (ESG)  
Reference 91.220(l)(4)**

1. Include written standards for providing ESG assistance (may include as attachment)
  - A set of Written Standards governing the use of Emergency Solutions Grant funds for homelessness prevention and rapid re-housing activities was completed in accordance with HUD ESG Regulations. Published in 2010 and updated each year and has been updated to include ESG CV guidelines. A copy of the Written Standards is attached to the Action Plan as an appendix and available upon request.
2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.
  - Assessments for homeless individuals and families are coordinated jointly with the State of Massachusetts (Balance of State CoC) and include determining household needs and the creation of a comprehensive housing and service plan. Families are deemed eligible for emergency assistance through a preliminary assessment conducted by the Mass. Dept. of Housing and Community Dept. If eligible, families are referred to a shelter program or other available temporary accommodation (motel/hotel). Once secured in housing, a much more extensive assessment is conducted via the state's HMIS software platform. Families not eligible for shelter or hotel placement are referred to Community Teamwork, Inc.'s Housing Consumer Education Center to access rapid rehousing assistance from programs funded through either state or local ESG dollars or the Stabilized Housing for Families in Transition program. Homeless individuals are referred to the Lowell Transitional Living Center and, once in shelter, are assessed for housing assistance along with case management services.
3. Identify the process for making sub-awards and describe how the ESG allocation available to

private nonprofit organizations (including community and faith-based organizations).

- The process for allocating ESG funds typically begins in October through December with the advertisement of the Annual Action Plan planning process, availability of funds, and the Request for Proposal (RFP). The Action Plan process and RFP is advertised in the Lowell Sun, and emailed to all current subrecipients. DPD provides Technical Assistance to applicants. ESG funding is based on priorities identified in the Five-Year Consolidated Plan. Applications are made available online via the City's website at [www.lowellma.gov](http://www.lowellma.gov). Completed applications were due in January. The Request for Proposal contains information about eligible activities under the ESG regulations including program requirements for all sub grantees. The RFP also contains a set of evaluation criteria, based on the priorities identified in the City's Five Year Consolidated Plan. A Citizens Advisory Committee meets throughout the Annual Action Plan process to review proposals and make funding recommendations to the City Manager and City Council. Throughout the process, City staff provide technical assistance to applicants as well as CAC members. A tentative award list is released as part of the Draft Annual Action Plan 30-day public comment period. A final Action Plan and award list is submitted to the City Council in July for final approval before the Plan is sent to HUD
- 4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.
- The Department of Planning and Development has implemented a Performance and Outcome Measurement System in order to quantify the effectiveness of programs and establish clearly defined outcomes. Using goals set by the subrecipients in their applications for funding, DPD drafts grant agreements which relate reimbursement specifically to accomplishments. Where possible, the focus is on outcome measurements rather than outputs. For example, a rapid re-housing program that uses ESG funds to provide housing stabilization services will report on the number of participants who receive case management services but may only be reimbursed based on the number of participants who actually attain stable, permanent housing. Subrecipients are reimbursed only when they can provide accurate and appropriate documentation that demonstrates program accomplishments and can provide backup documentation for eligible costs as spelled out in the contractual agreement. Subrecipients who do not accomplish their proposed goals are not reimbursed for their full grant amount, and funds are recaptured at fiscal yearend and made available for other ESG eligible programs in the following year. DPD staff work closely with subrecipients to ensure that these contract goals are reached. In the event of unforeseen circumstances, DPD staff may consider amending contractual goals when warranted. DPD Staff conduct thorough monitoring of all Consolidated Plan programs including those funded through ESG. Monitoring processes include detailed monthly desk audits of reimbursement requests as well as on-site visits to review program files and operations. The City of Lowell has filled in the previously vacant Homeless Initiatives position which also sits as Vice Chairperson of the Hunger and Homeless Commission. Quarterly meetings are held on Hunger and Homeless Commission and

monthly meetings of Homeless Providers. Some of the staff at local non profits who attend were formerly homeless. City staff at Community Development and the Homeless Initiatives office has been working more closely. The Homeless Initiatives Coordinator was included in the process of reviewing and providing feedback on the selection of ESG funds.

5. Describe performance standards for evaluating ESG.

The Department of Planning and Development has implemented a Performance and Outcome Measurement System in order to quantify the effectiveness of programs and establish clearly defined outcomes. Using goals set by the subrecipients in their applications for funding, DPD drafts grant agreements which relate reimbursement specifically to accomplishments. Where possible, the focus is on outcome measurements rather than outputs. For example, a rapid re-housing program that uses ESG funds to provide housing stabilization services will report on the number of participants who receive case management services but may only be reimbursed based on the number of participants who actually attain stable, permanent housing. Subrecipients are reimbursed only when they can provide accurate and appropriate documentation that demonstrates program accomplishments and can provide backup documentation for eligible costs as specified out in the contractual agreement. Subrecipients who do not accomplish their proposed goals are not reimbursed for their full grant amount, and funds are recaptured at fiscal year end and made available for other ESG eligible programs in the following year. DPD staff work closely with subrecipients to ensure that these contract goals are reached. In the event of unforeseen circumstances, DPD staff may consider amending contractual goals when warranted. DPD Staff conduct thorough monitoring of all Consolidated Plan programs including those funded through ESG. Monitoring processes include detailed monthly desk audits of reimbursement requests as well as on-site visits to review program files and operations.

- For more information on the process of consulting with our project sponsors, see AP-10 "Consultation"



